



You may qualify for down payment and closing cost assistance!

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Homebuyer Assistance Programs

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Department of Housing and Community Development (DHCD) is committed to providing homeownership opportunities for the District's low-to-moderate income residents. The District also encourages those who work for the District Government to live in the city they serve. DHCD offers two homebuyer assistance programs.

How can I apply?

To apply for assistance, please contact one of the following organizations:

Housing Counseling Services, Inc.
2410 17th Street, NW,
Suite 100
Adams Alley Entrance
Washington, DC 20009
(202) 667-7006

Marshall Heights Community Development Corporation
3939 Benning Road, NE
Washington, DC 20019
(202) 396-1200

University Legal Services, NE
220 I Street, NE, Suite 130
Washington, DC 20002
(202) 547-4747

University Legal Services, SE
3220 Pennsylvania Avenue, SE,
Suite 300
Washington, DC 20020
(202) 645-7175

Latino Economic Development Corporation
2316 18th Street, NW
Washington, DC 20009
(202) 588-5102

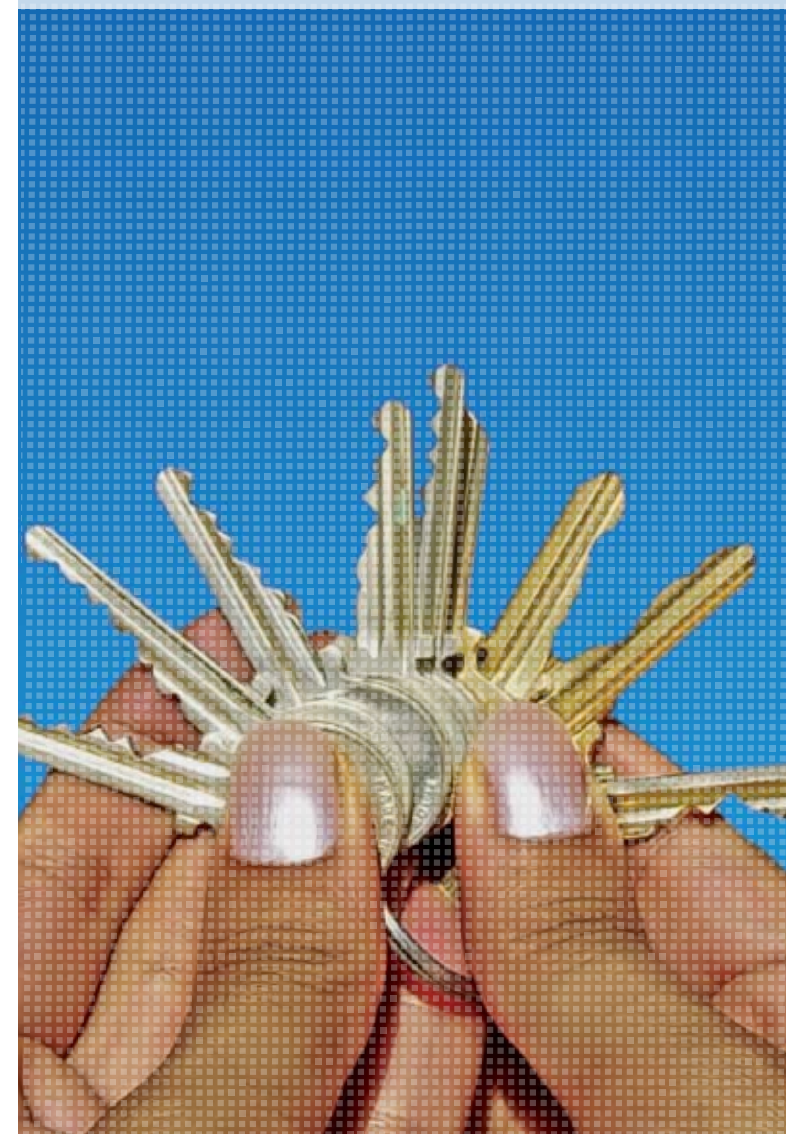
Lydia's House
3939 South Capitol Street, SW
Washington, DC 20032
(202) 373-1050



Notice of Non-Discrimination

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code Section 2-1401.01 et seq. (Act), the District of Columbia does not discriminate on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, gender identity or expression, familial status, family responsibilities, matriculation, political affiliation, genetic information, disability, source of income, or place of residence or business. Sexual harassment is a form of sex discrimination which is prohibited by the Act. In addition, harassment based on any of the above protected categories is prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.

★ ★ ★ **Adrian M. Fenty, Mayor**
Leila Finucane Edmonds, Acting Director,
Department of Housing and Community Development



Assistance Programs for

Homebuyers



Home Purchase Assistance Program

The Department's Home Purchase Assistance Program (HPAP) helps low-to-moderate income residents purchase a home in the District. Qualified applicants can receive financial assistance for downpayment and closing costs to purchase single-family houses, condominiums or cooperative units.

Are you eligible?

To be eligible for HPAP assistance, you must meet the following criteria:

1. Be the head of the household and a first-time homebuyer.
2. Be a low-to-moderate income resident, based on the Department's standards.
3. Cannot have had ownership interest in any residential real estate within the three years prior to application.
4. The purchased home must be the borrower's primary residence and must be located within the District of Columbia.
5. Possess a good credit rating.

How much assistance is available?

The amount of the loan is based on household income, household size, the prevailing prices of homes for sale in the District, and available budget. Specific assistance levels relative to household size and income are adjusted on an annual basis.

How much will I need to contribute to the home purchase?

HPAP recipients contribute \$500 or 50% of liquid assets greater than \$3,000, whichever is greater.

How is the loan repaid?

Payment on loans made to any income-eligible household under this program is deferred for the first five years. Monthly principal-only payments begin at the start of the sixth year of the loan, amortized over a 40-year period.

The entire amount of the loan is immediately due and payable if:

- the borrower sells or transfers the property,
- the property is refinanced (unless the refinance meets certain conditions), or
- the property ceases to be the borrower's principal place of residence.

Employer Assisted Housing Program

The Employer Assisted Housing Program (EAHP) provides assistance to employees of the District of Columbia Government who are first-time homebuyers in the District. DC Government employees are eligible for matching downpayment funds up to \$1,500 and a deferred loan of up to \$10,000.

DC Government employees include the personnel at all DC Government agencies, including the Metropolitan Police Department and DC Public Schools, and employees at DC public charter schools. DC Government employees must be employed in good standing for one year to qualify, with the exception of public school and public charter school teachers, police officers, fire fighters, and emergency medical technicians, who are eligible at the time of appointment. Applicants can receive funding from both HPAP and EAHP to the extent that the eligibility requirements for both programs are met.

